

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Naser Rostamali
Debtor

Case No. 18-05032-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 09, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2022:

Recip ID	Recipient Name and Address
db	+ Naser Rostamali, 40 Hillery Court, #A-12, York, PA 17402-9136
5149272	CAPITAL ONE BANK, 10700 CAPITAL ONE WAY, HENRICO VA 23238
5149273	CAPITAL ONE BANK, 10700 CAPITAL ONE WAY, RICHMOND VA 23238
5149277	+ RATCHFORD, MICHAEL F. ESQ., 409 LACKAWANNA AVE., STE. 320, SCRANTON PA 18503-2062
5149281	+ WELLSPAN, PO BOX 742688, CINCINNATI OH 45274-2688
5149282	+ YORK HOSPITAL DENTAL CENTER, 1001 S. GEORGE ST., YORK PA 17403-3645

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5149271	+ EDI: TSYS2	Jun 09 2022 22:48:00	BARCLAYS BANK, 125 S. WEST STREET, WILMINGTON DE 19801-5014
5145631	EDI: CAPITALONE.COM	Jun 09 2022 22:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5149274	EDI: DISCOVER.COM	Jun 09 2022 22:48:00	DISCOVER FINANCIAL SERVICES, P. O. BOX 15316, WILMINGTON DE 19850-5316
5153741	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2022 18:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
5149275	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2022 18:48:00	MIDLAND FUNDING, LLC, 2365 NORTHSIDE DR. SUITE 300, SAN DIEGO CA 92108-2710
5149276	EDI: PRA.COM	Jun 09 2022 22:48:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD. SUITE 1, NORFOLK VA 23502
5157682	EDI: PRA.COM	Jun 09 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5137100	+ EDI: RECOVERYCORP.COM	Jun 09 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5149278	EDI: RMSC.COM	Jun 09 2022 22:48:00	SAMS CLUB, C/O SYNCHRONY BANK, P. O. BOX 965005, ORLANDO FL 32896-5005
5149279	EDI: RMSC.COM	Jun 09 2022 22:48:00	SYNCHRONY BK - WALMART, PO BOX 965024, ORLANDO FL 32896-5024
5149280	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 09 2022 18:48:00	TOYOTA MOTOR CREDIT, P. O. BOX 5855, CAROL STREAM IL 60197
5153690	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 09 2022 18:48:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0314-1
Date Rcvd: Jun 09, 2022

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5149270		18-05032
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Sara A. Austin	on behalf of Debtor 1 Naser Rostamali saa2@austinlawllc.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Naser Rostamali

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1755

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-05032-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Naser Rostamali

6/9/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.